

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Errol Domonic Crockett
Noelia Crockett
Debtors

Case No. 17-00990-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 05, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Errol Domonic Crockett, Noelia Crockett, 128 King David Road, Stroudsburg, PA 18360-1022
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
4899449	+ 3232 Newmark Drive, Miamisburg, OH 45342-5421
4895516	+ MICHAEL RATCHFORD ESQ, RATCHFORD LAW GROUP, 409 LACKAWANNA AVE STE 320, SCRANTON, PA 18503-2062
4895517	NATIONWIDE CREDIT INC, PO BOX 26315, LEHIGH VALLEY, PA 18002-6315
4895518	+ PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
4961207	+ STATE OF NJ DIVISION OF, TAXATION BANKRUPTCY, PO BOX 245, TRENTON, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 05 2022 22:48:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
cr	+ EDI: AISACG.COM	May 05 2022 22:48:00	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: AISACG.COM	May 05 2022 22:48:00	Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
cr	+ EDI: AISACG.COM	May 05 2022 22:48:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4895507	Email/Text: legal@arsnational.com	May 05 2022 18:38:00	ARS NATIONAL SERVICES, PO BOX 469046, ESCONDIDO, CA 92046-9046
4895508	+ EDI: TSYS2	May 05 2022 22:48:00	BARCLAYS BANK, PO BOX 8803, WILMINGTON, DE 19899-8803
4895509	+ EDI: CAPITALONE.COM	May 05 2022 22:48:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4895510	EDI: CAPONEAUTO.COM	May 05 2022 22:48:00	CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
4895511	+ EDI: CAPITALONE.COM	May 05 2022 22:48:00	CAPITAL ONE BANK, 4851 COX ROAD, GLEN ALLEN, VA 23060-6293
4898618	+ EDI: AISACG.COM	May 05 2022 22:48:00	Capital One Auto Finance, c/o AIS Portfolio Services LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4902712	+ EDI: AIS.COM	May 05 2022 22:48:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4943901	+ Email/Text: bankruptcy@cavps.com	May 05 2022 18:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

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			400, Valhalla, NY 10595-2321
4895513	+ EDI: NAVIENTFKASMDOE.COM	May 05 2022 22:48:00	DEPT OF ED/NAVIENT, PO BOX 9635, WILKES BARRE, PA 18773-9635
5468414	+ EDI: AISACG.COM	May 05 2022 22:48:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4895514	EDI: IRS.COM	May 05 2022 22:48:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4895512	EDI: JPMORGANCHASE	May 05 2022 22:48:00	CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850
4895515	+ EDI: TSYS2	May 05 2022 22:48:00	JUNIPER CARD SERVICES, PO BOX 13337, PHILADELPHIA, PA 19101-3337
4942184	EDI: NAVIENTFKASMDOE.COM	May 05 2022 22:48:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4921824	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2022 18:38:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
4895519	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2022 18:38:00	PNC MORTGAGE, PO BOX 8703, DAYTON, OH 45401
4944805	EDI: PRA.COM	May 05 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4895643	+ EDI: RECOVERYCORP.COM	May 05 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4900283	EDI: PENNDEPTREV	May 05 2022 22:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4900283	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 05 2022 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4895520	+ EDI: RMSC.COM	May 05 2022 22:48:00	SYNCB, PO BOX 965036, ORLANDO, FL 32896-5036

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4943929	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor PNC Bank N.A. bkgroup@kmlawgroup.com
Morris A Scott	on behalf of Creditor PNC Bank N.A. mscott@pincuslaw.com
Morris A Scott	on behalf of Creditor PNC Bank National Association mscott@pincuslaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Noelia Crockett lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 Errol Domonic Crockett lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 9

Information to identify the case:

Debtor 1 Errol Domonic Crockett
 First Name Middle Name Last Name

Debtor 2 Noelia Crockett
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:17-bk-00990-MJC**

Social Security number or ITIN xxx-xx-3686
EIN --

Social Security number or ITIN xxx-xx-6230
EIN --

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Errol Domonic Crockett
aka Errol D. Crockett, aka Errol Crockett, dba
Crockett and Co. EIN 2413

Noelia Crockett
aka Noelia Ortiz

**By the
court:**

5/5/22



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.